

Elect group life insurance today!



CITY OF KNOXVILLE

This summary is designed to help you better understand your group life insurance benefits offered by the City of Knoxville and underwritten by Minnesota Life Insurance Company.

What is included in my life insurance benefit?

Your coverage options are listed on the reverse side. Beyond paying a benefit in the event of your death, your group life insurance plan has other important features.

- **Portability** – If you are no longer eligible for coverage, and are under the age of 70, you and your dependents may be eligible to continue your in-force life insurance. Premiums may be higher than those paid by active employees.
- **Accelerated Death Benefit** – If you become terminally ill with 12 months or less to live, you may request early payment of up to 100 percent of your life insurance amount.
- **Waiver of Premium** – If you become disabled and approved for long-term disability benefits, your basic and supplemental life insurance premiums may be waived.
- **Accidental Death and Dismemberment (AD&D)** – AD&D coverage provides your beneficiaries with financial protection if your death is due to a covered accident or provides you a benefit if you are dismembered as a result of a covered accident. AD&D provides protection for covered accidents occurring at any time, whether at work or elsewhere.

What additional services are available?

You pay no additional premiums to access the following tools and services:

- **Legacy Planning Services** – Active and retired associates, spouses and dependents can access resources designed to help individuals and families work through end-of-life issues when dealing with the loss of a loved one or planning for their own passing. These resources are available at LegacyPlanningServices.com.
- **Travel Assistance Services** – Global Rescue provides 24-hour travel assistance, emergency medical and security transport services, and pre-travel resources to employees covered under the group life insurance plan. The spouses and dependent children of those covered under the group life plan may also access the services. Global Rescue's services are available when traveling for business or pleasure 100 or more miles away from home. Contact Global Rescue at **1-855-516-5433** (toll free U.S. and Canada), **+1-617-426-6603** (international), or visit LifeBenefits.com/travel.
- **Beneficiary Financial Counseling** – Beneficiaries who receive at least \$25,000 in policy benefits may choose to use independent beneficiary counseling services from PricewaterhouseCoopers LLP (PwC). There is no additional cost for this service.



Why do I need life insurance?

Group Term Life insurance provides a base level of protection that can be enhanced by personal savings, individual life insurance and Social Security benefits. It provides survivors with an "emergency fund," allowing them to use individual life insurance and other funds for longer-term needs.

Guaranteed coverage opportunity!

If you are currently participating in the Supplemental Term Life plan, you may increase your existing coverage by \$10,000 or \$20,000 without taking a medical exam, provided your total supplemental coverage does not exceed \$100,000.

Also, if you are participating in or electing Supplemental Term Life, you are eligible to elect Child Term Life in the amount of \$10,000. Child coverage is guaranteed with no medical exam.

Don't wait! This offer is only available during the Annual Enrollment period.

Employees previously declined for coverage are not eligible for guaranteed coverage.

Coverage options at a glance

Coverage type	Coverage options	Additional information
Basic Term Life and Accidental Death and Dismemberment (AD&D)	• \$50,000	• Includes matching AD&D amount. • Age reductions apply.*
Basic Dependent Term Life	• \$1,000 spouse / \$1,000 child	• Age reductions apply to spouse coverage.* • Children are eligible from live birth to 26 years.
Supplemental Term Life	• \$10,000 increments • Maximum coverage is \$300,000	• Age reductions apply.*
Spouse Term Life	• \$5,000 increments • Maximum coverage is \$150,000	• A spouse is not eligible if he or she is eligible for employee coverage. • Coverage cannot exceed 100% of the employee's Supplemental Term Life amount. • Employee must have Supplemental Term Life coverage to elect Spouse Term Life coverage.
Child Term Life	• \$10,000	• Children are eligible from live birth to 26 years. • A child may be covered by only one City employee. • Employee must have Supplemental Term Life coverage to elect Child Term Life coverage. • Benefit for children from live birth to age six months is \$100.

* Coverage reduces to 65 percent at age 70 and to 50 percent at age 75.

Cost of coverage

Employee and Spouse Term Life

Rates are per \$1,000 per month

Age	Non-Nicotine	Nicotine
Under 35	\$0.044	\$0.114
35-39	\$0.071	\$0.203
40-44	\$0.122	\$0.286
45-49	\$0.176	\$0.360
50-54	\$0.294	\$0.589
55-59	\$0.507	\$0.933
60-64	\$0.810	\$1.343
65-69	\$1.351	\$1.949
70-74	\$2.129	\$3.013
75 and over	\$3.234	\$4.544

Rate table is effective January 1, 2013. All rates are subject to change.

Rates increase with age.

Basic Dependent Package: \$0.44 per month

Child Term Life: \$2.20 per month

Rates shown provide coverage for all eligible children.

Calculate your cost for employee coverage

Total coverage requested: \$ _____

Convert coverage amount to units:
\$ _____ ÷ \$1,000 = _____

Multiply units by your rate:
_____ x \$ _____

Your monthly premium is: \$ _____

A nicotine user is defined as an individual who has used tobacco in any form during the past two months or is currently using nicotine in any form. If a nicotine status is not designated, premiums will be deducted at nicotine rates.

Services provided by Global Rescue LLC and PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services.

Minnesota Life Insurance Company

A Securian Company

Group Insurance

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This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to the City of Knoxville. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations, and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy.

Products offered under policy form series MHC-96-13180.41.